UNITED STATES DISTRICT	COURT
WESTERN DISTRICT OF NE	W YORK

DEBORAH NELSON,

Plaintiff,

-against-

REDLINE RECOVERY SERVICES, LLC,

Defendant.

VERIFIED COMPLAINT and DEMAND FOR JURY TRIAL

Plaintiff, Deborah Nelson ("Plaintiff"), through her attorneys, Krohn & Moss, LTD, alleges the following against Defendant, Redline Recovery Services, LLC ("Defendant"):

## Nature of the Action

Count I of Plaintiff's Complaint is based on the Fair Debt Collection Practices Act, 15
 U.S.C. 1692 et seq. ("FDCPA").

#### Parties

- 2. Plaintiff is a natural person residing in Exeter, New Hampshire.
- 3. Plaintiff is a consumer as that term is defined by 15 U.S.C. 1692a(3), and according to Defendant, Plaintiff allegedly owes a debt as that term is defined by 15 U.S.C. 1692a(5).
- 4. Defendant is a debt collector as that term is defined by 15 U.S.C. 1692a(6), and sought to collect a consumer debt from Plaintiff
- 5 Defendant is a collection agency with a business office in Buffalo, Erie County, New York
- 6 Defendant acted through its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives, and

insurers

### Jurisdiction and Venue

- 7. Jurisdiction of this court arises pursuant to 15 USC. 1692k(d), which states that such actions may be brought and heard before "any appropriate United States district court without regard to the amount in controversy."
- 8. Defendant conducts business and is principally located in the state of New York, and therefore, personal jurisdiction is established.
- 9. Venue is proper pursuant to 28 U.S.C. 1391(b)(1).
- 10. Declaratory relief is available pursuant to 28 U.S.C. 2201 and 2202.

# Factual Allegations

- 11. Defendant places almost daily collection calls for several months to Plaintiff seeking and demanding payment for an alleged debt.
- 12 Defendant leaves messages for Plaintiff to call back at 800-804-8082

#### Claim for Relief

- 13. Defendant violated the FDCPA based on the following:
  - a Defendant violated §1692d of the FDCPA by engaging in conduct that the natural consequences of which was to harass, oppress, and abuse Plaintiff in connection with the collection of an alleged debt.
  - b. Defendant violated §1692d(5) of the FDCPA when Defendant caused Plaintiff's telephone to ring repeatedly and continuously with the intent to annoy, abuse, and harass Plaintiff

WHEREFORE, Plaintiff, Deborah Nelson, respectfully requests judgment be entered against Defendant, Redline Recovery Services, LLC, for the following:

- 14. Declaratory judgment that Defendant's conduct violated the Fair Debt Collection Practices Act,
- 15 Statutory damages of \$1000.00 pursuant to the Fair Debt Collection Practices Act, 15 USC. 1692k,
- 16. Costs and reasonable attorneys' fees pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. 1692k,
- 17. Any other relief that this Honorable Court deems appropriate.

## **DEMAND FOR JURY TRIAL**

Plaintiff, Deborah Nelson, demands a jury trial in this cause of action

Dated: April 12, 2010

KROHN & MOSS, LTD.

By: Adam T. Hill

KRÓHN & MOSS, LID.

120 W. Madison St., 10th Fl.

Chicago, Illinois 60602

Tel: 312-578-9428 Fax: 866-802-0021

ahill@consumerlawcenter.com

Attorney for Plaintiff

### **VERIFICATION**

#### STATE OF NEW HAMPSHIRE

Plaintiff, Deborah Nelson, being duly sworn, deposes and says:

- 1 I am the Plaintiff in this civil proceeding;
- 2. I have read the foregoing Verified Complaint prepared by my attorneys and I believe that all of the facts contained therein are true and correct, to the best of my knowledge, and formed after reasonable inquiry;
- 3. I belief that this civil Complaint is well ground in fact and warranted by existing law or by a good faith argument for the extension, modification or reversal of existing law;
- 4. I believe that this civil Complaint is not interposed for any improper purpose, such as to harass any Defendant(s), cause unnecessary delay to any Defendant(s), or create a needless increase in the cost of litigation to any Defendant(s), named in the Complaint.
- 5. I have filed this Complaint in good faith and solely for the purposes set forth in it;
- 6. Each and every exhibit I have provided to my attorneys, which has/have been attached to this Complaint, is/are true and correct copy(s) of the original(s); and
- 7. Except for clearly indicated redactions made by my attorneys where appropriate, I have not altered, changed, modified or fabricated the exhibit(s), except that some of the attached may contain some of my own handwritten notations.

Pursuant to 28 U.S.C. § 1746(2), I, Deborah Nelson, hereby declare (or certify, verify or state) under penalty of perjury that the foregoing is true and correct.

Dated: 4-3-2010

Debotah Melson

Debotah Nelson